

Industrial Insurance in Washington State

Summary of Laws contained in the Revised Code of Washington (RCW)

General Application

RCW 51.12.010 – States that *"There is a hazard in all employment and it is the purpose of this title to embrace all employments which are within the legislative jurisdiction of the state."*

The RCW contains some exceptions, but makes it clear that industrial insurance requirements apply to virtually all work done for all public entities within the state. The following is not intended to be complete, only to highlight some of the common requirements. The applicable sections of the RCW and the Washington State Department of Labor and Industries (L&I) web site (<http://www.lni.wa.gov/insurance/>) should be reviewed thoroughly before entering into any publicly funded work.

Volunteer Work

RCW 51.12.050 – Requires payment of premiums for work accomplished by volunteers on community projects.

"Whenever a public entity engages in any work, or let a contract therefor, in which workers are employed for wages, this title shall be applicable thereto."

"A public entity may seek partnerships with volunteer groups and businesses to engage in community improvement projects to benefit the public entity. In administering a project, the public entity must:"

"Pay premiums and assessments required under this title to secure medical aid benefits under chapter [51.36](#) RCW for volunteers donating labor on the project."

Federal Work

RCW 51.12.060 – Requires industrial insurance coverage on federal projects.

Subcontractors

RCW 51.12.070 – Requires that subcontractors be covered, that *"all work done by contract..."* and that *"the person, firm, or corporation who lets a contract for such work shall be responsible primarily and directly for all premiums under the work."*

Classifications & Premiums.

RCW 51.16.035 & 040 – Requires L&I to *"classify all occupations or industries"* and *"fix basic rates of premium..."* Section 040 goes on to state that *"compensation for occupational diseases shall be paid in the same manner as compensation and benefits for injuries..."*

Quarterly Reports

RCW 51.16.060 – Requires *"Every employer not qualifying as a self-insurer"* to *"furnish the department with a true and accurate payroll for the period in which workers were employed by it during the preceding calendar quarter,"* and further requires breakouts by classes.

Employers may pay premiums and do their quarterly reports online at the L&I web site at <http://www.lni.wa.gov/insurance/>.

Records

RCW 51.16.070 – Requires employers to keep *"at his place of business a record of employment from which the information needed by the department may be obtained..."*